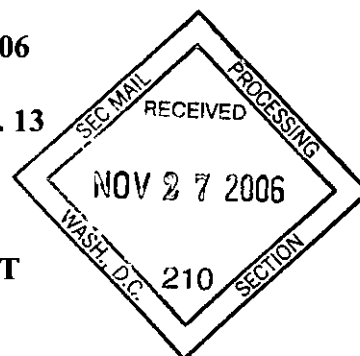


SECURITIES AND EXCHANGE COMMISSION



06048391

**SUPPLEMENT DATED NOVEMBER 21, 2006
TO
POST QUALIFICATION AMENDMENT NO. 13
TO
FORM 1-A/A
REGULATION A OFFERING STATEMENT
UNDER**



THE SECURITIES ACT OF 1933

STEUBEN TRUST CORPORATION
(Exact name of issuer as specified in its charter)

NEW YORK
(State or other jurisdiction of incorporation or organization)

One Steuben Square, Hornell, New York 14843-1699
(607) 324-5010
(Address, including zip code, and telephone number, including area code,
of issuer's principal executive offices)

Stephen H. Waite, Esq.
UNDERBERG & KESSLER LLP
300 Bausch & Lomb Place
Rochester, New York 14604
(585) 258-2800

PROCESSED

DEC 06 2006

**THOMSON
FINANCIAL**

(Name, address, including zip code, and telephone number, including area code,
of agent for service)

6060
Primary Standard Industrial
Classification Code Number

16-1368310
I.R.S. Employer
Identification Number

If any of the securities being registered on this form are to be offered on a delayed or continuous basis pursuant to Rule 415 under the Securities Act of 1933, check the following box: [X]

This Offering Statement shall only be qualified upon order of the Commission, unless a subsequent amendment is filed indicating the intention to become qualified by operation of the terms of Regulation A.

To the Common Shareholders of Steuben Trust Corporation:

Effective November 16, 2006, the Board of Directors of the Steuben Trust Corporation determined the fair market value of the Common Stock of Steuben Trust Corporation, for purposes of the Corporation's Share Owner Dividend Reinvestment and Stock Purchase Plan, to be \$25.36 per share.

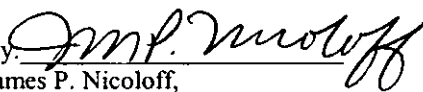
POWER OF ATTORNEY

The Issuer and each person whose signature appears below hereby appoints Brenda L. Copeland and James P. Nicoloff, and each of them, as attorneys-in-fact, each with full power of substitution, to execute in their names and on behalf of the Issuer and each such person, individually and in each capacity stated below, one or more amendments (including post-effective amendments) to this Offering Statement as the attorney-in-fact acting on the premise shall from time to time deem appropriate and to file any such amendment to this Offering Statement with the Securities and Exchange Commission.

SIGNATURES

The Issuer. The Issuer has duly caused this Offering Statement to be signed on its behalf by the undersigned, thereunto duly authorized, in Hornell, New York, on this 21st day of November, 2006.

STEUBEN TRUST CORPORATION

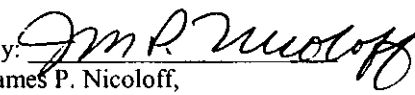
By: 
James P. Nicoloff,
Executive Vice President and
Chief Financial Officer

This Offering Statement has been signed by the following persons in the capacities and on the dates indicated:

Date: November 21, 2006

By: Brenda L. Copeland*
Brenda L. Copeland, President and
Chief Executive Officer

Date: November 21, 2006

By: 
James P. Nicoloff,
Executive Vice President, Treasurer and
Chief Financial Officer

Date: November 21, 2006

By: David A. Shults*
David A. Shults, Director and
Chairman of the Board

Date: November 21, 2006

By: Robert U. Blades, Jr.*
Robert U. Blades, Jr., Director

Date: November 21, 2006

By: Charles M. Edmondson.*
Charles M. Edmondson, Director

Date: November 21, 2006

By: Stoner E. Horey*
Stoner E. Horey, Director

Date: November 21, 2006

By: Charles D. Oliver*
Charles D. Oliver, Director

Date: November 21, 2006


By: Kenneth D. Philbrick*
Kenneth D. Philbrick, Director

Date: November 21, 2006

By: Eric Shults*
Eric Shults, Director

Date: November 21, 2006

By: Sherry C. Walton*
Sherry C. Walton, Director

*By: 
James P. Nicoloff, as Attorney-in-fact